

2012 PART A PREMIUMS, DEDUCTIBLES & CO-PAYMENTS*

Part A (Hospital) Deductibles Per Benefit Period

- \$1,156 deductible, paid upon admission as a hospital inpatient for 1-60 days
- \$289 per day for 61-90 days
- \$578 per day for days 91-150 (*lifetime reserve days; non-renewable*)
- All costs for each day beyond 150 days

Part A Monthly Premium

- 40 or more quarters \$0
- 30 – 39 quarters of coverage \$248.00/month
- Less than 30 quarters \$451.00/month

Skilled Nursing Facility Care

- Covered in full for the first 20 days after a minimum 3-day qualifying hospital stay (*day of discharge not included*)
- Beneficiaries pay \$144.50 per day for days 21-100
- Beneficiaries pay all costs after 100 days
- Does NOT include custodial care

Paying for Hospice Care

- Co-payment up to \$5 per outpatient prescription drug
- 5% of Medicare-approved amount for inpatient respite care

2012 PART B PREMIUMS, DEDUCTIBLES & CO-INSURANCE*

Part B (Medical) Annual Deductible - \$140.00

Coinsurance for most services - 20% of Medicare approved amount after annual deductible

Co-ins. for mental health counseling - 40% of Medicare approved amount after deductible

Part B Monthly Premiums

If Your Yearly Income is		You pay
File Individual Tax Return	File Joint Tax Return	
\$85,000 or less	\$170,000 or less	\$99.90
\$85,001-\$107,000	\$170,000-\$214,000	\$139.90
\$107,001-\$160,000	\$214,001-\$320,000	\$199.80
\$160,001-\$214,000	\$320,001-\$428,000	\$259.70
Above \$214,000	Above \$428,000	\$319.70

* Applies to Original Medicare Plan (Medicare Fee-for-Service)

Co-payment: fixed dollar amount after annual deductible is met.

Coinsurance: % of Medicare approved amount after annual deductible is met.

2012 PART D MONTHLY ADJUSTMENT

Beginning in 2011, the Affordable Care Act requires Part D enrollees, whose incomes exceed the same thresholds that apply to higher income Part B enrollees, to pay a monthly adjustment amount. Enrollees pay the regular plan premium to their Part D plan and pay the income-related adjustment to Social Security. The 2012 Part D income-related monthly adjustment amounts paid by beneficiaries who file individual tax returns (including those who are single, head of household, qualifying widow(er) with dependent child, or married filing separately who lived apart from their spouse for the entire taxable year), or who file a joint tax return are shown in the following table:

If Your Yearly Income is		In addition to your monthly Part D premium you pay:	
File Individual Tax Return	File Joint Tax Return	2011	2012*
\$85,000 or less	\$170,000 or less	\$0.00	\$0.00
\$85,001-\$107,000	\$170,000-\$214,000	\$12.00	\$11.60
\$107,001-\$160,000	\$214,001-\$320,000	\$31.10	\$29.90
\$160,001-\$214,000	\$320,001-\$428,000	\$50.10	\$48.10
Above \$214,000	Above \$428,000	\$69.10	\$66.40

Prescription Drugs Coverage Parameters	2010	2011	2012*
Deductible	\$310.00	\$310.00	\$320.00
Initial Coverage Limit	\$2,830.00	\$2,840.00	\$2,930.00
Out-of-Pocket Threshold	\$4,550.00	\$4,550.00	\$4,700.00
Total Covered Drug Spend at OOP Threshold	\$6,440.00	\$6,447.50	\$6,657.50
Minimum Cost-Sharing in Catastrophic Coverage	\$2.50/\$6.30	\$2.50/\$6.30	\$2.60/\$6.50
LIS Copayments	2010	2011	2012
Institutionalized	\$0	\$0	\$0
Up to or at 100% FPL	\$1.10/\$3.30	\$1.10/\$3.30	\$1.10/\$3.30
Other LIS	\$2.50/\$6.30	\$2.50/\$6.30	\$2.60/\$6.50
Partial LIS Deductible/Cost-Sharing	\$63/15%	\$63/15%	\$65/15%

***Rates for calendar year 2012**